

S/N 10/724315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	KASOWER	Examiner:	FIELDS, BENJAMIN S
Serial No.:	10/724315	Group Art Unit:	3692
Filed:	November 26, 2003	Docket No.:	20168.0004USU1
Title:	METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION		

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CERTIFICATE OF TRANSMISSION

I hereby certify that the papers listed below are being transmitted by EFS Web to: Mail Stop: AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on May 3, 2010.

By:

  
Name: Justine L. Suleski

**AFTER-FINAL RESPONSE**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Applicants respond to the final Office Action mailed February 3, 2010 as follows:

**Remarks** begin on page 2 of this paper.